



SENATE HEALTH CARE BILL TIMELINE


2010 – Immediate Benefits

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- ✓ **Extended Coverage of Young Adults:** Young adults up to age 26 can stay on parents' health care policies. Today, many insurers do not cover children under their parents' insurance plans after their 19th birthday.
 - ✓ **Immediate Help for the Uninsured:** Special health care plans will be created to help those who have been denied coverage due to a pre-existing condition.
 - ✓ **Help for Seniors:** Dramatic reductions on the cost of prescription drugs for seniors.
 - ✓ **Bridge Credit for Small Businesses:** A new tax credit to help small businesses offer their employees health insurance before the states establish insurance exchanges.
 - ✓ **Market Reforms:**
 - Insurance companies will no longer be allowed to drop coverage.
 - No lifetime caps on benefits and only limited annual caps on benefits.
 - Insurance companies must fully cover, without extra cost, regular checkups and tests that help prevent illness.
 - Insurance companies will be prohibited from excluding coverage of pre-existing conditions for children
 - States and insurers must set up an appeals process for coverage denials to hold insurers accountable.
 - Insurers that jack up their premiums before the online marketplaces, or “exchanges,” begin in 2014 will be excluded – a powerful incentive to keep premiums affordable.
 - Health insurers will have to abide by a set of patient protections that, for example, protect choice of doctors and ensure access to emergency care.

2011


- ✓ **Stronger Insurance Transparency and Accountability:** Insurance companies must report how much of customer premiums are spent on medical care and provide consumer rebates for excessive profits.

2013

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- ✓ **Individual Responsibility:** Most U.S. citizens and legal residents would be required to obtain health coverage. No financial penalty until 2014.

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2014

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- ✓ **Health Insurance Exchanges:** New health insurance online marketplaces, or “exchanges,” will be created to help individuals, families, and small businesses comparison shop for affordable insurance. Eligible small businesses include those with 50 or fewer employees. States can decide that firms with 100 or fewer employees may participate.
 - ✓ **Multi-State Option:** Health insurance carriers can offer plans across state lines under the supervision of the Office of Personnel Management, the same entity that oversees health plans for Members of Congress. This will drive down cost by promoting competition and choice.
 - ✓ **Affordability Tax Credits:** Provides affordability subsidies for families with incomes up to \$88,000 (in 2009 dollars) for a family of four to help buy insurance.
 - ✓ **Small Business Exchange Tax Credit begins, bridge credit ends:** New small businesses will be eligible for a tax credit to help them afford health insurance for their employees.
 - ✓ **Market Reforms:**
 - Insurers no longer allowed to deny coverage to people based on a pre-existing condition.
 - Insurers are limited on what they can charge for deductibles and out-of-pocket expenses.
 - Insurance companies will be prohibited from charging more based on gender.
 - No more annual limits on medical expenses paid by insurance companies.



2016

- ✓ **Small Business Exchange Expands:** States must allow all small businesses with up to 100 employees to purchase coverage for their employees through the insurance exchange.



2017

- ✓ **Small Business Exchange Expands *Again*:** States may allow employers with more than 100 employees into the state exchange.